



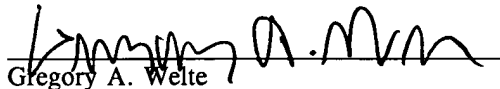
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Assignee's Docket No.: 9852.00)
Group Art Unit: 3621)
Serial No.: 10/022,957)
Examiner: John Winter)
Filing Date: December 18, 2001)
Title: Issuing Certified Checks)
Over the Internet)
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CERTIFICATE OF MAILING

I certify that this document is addressed to Mail Stop Non-Fee Amendment, Commissioner of Patents, PO Box 1450, Alexandria, VA 22313-1450, and will be deposited with the U.S. Postal Service, first class postage prepaid, on November 26, 2004.


Gregory A. Welte

AMENDMENT

Honorable Commissioner of Patents and Trademarks
Washington, DC 20232

Sir:

REMARKS

This Amendment is submitted in response to the Office Action mailed on August 26, 2004. Claims 1 - 16 are pending, and all stand rejected at present. Claims 17 - 20 are added. No fee is due.

A complete copy of all claims is here set forth.